

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Kenneth H. Williams
Wendy S. Williams
fka Wendy S. Till, fka Wendy S. Sciuolo
Debtor(s)

Bankruptcy Case No.: 20-20418-CMB
Per March 2, 2020 Proceeding
Chapter: 13
Docket No.: 30 - 5
Concil. Conf.: August 6, 2020 at 01:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 28, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Aug. 6, 2020 at 01:00 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: Carvana (C1 #2 and 3) at payments computed by Trustee.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.


B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: March 5, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kenneth H. Williams
 Wendy S. Williams
 Debtors

Case No. 20-20418-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 149

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 Total Noticed: 38

Date Rcvd: Mar 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2020.

db/jdb	+Kenneth H. Williams, Wendy S. Williams, 403 Davis Avenue, Pittsburgh, PA 15209-1805
15194446	+Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15200604	+Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15194455	+Citibank NA/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
15194456	+Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15194457	+Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
15194458	+Citizens Bank, Attn: Bankruptcy, 1 Citizens Dr, Riverside, RI 02915-3000
15194459	+De La Torre Orthotics and Prosthetics, 300 Alpha Drive, Pittsburgh, PA 15238-2908
15204706	+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15194460	+LendingClub, 595 Market St, San Francisco, CA 94105-2807
15194461	+LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
15194463	+Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15194462	+Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15194480	+West Penn Hospital, P. O. Box 951960, Cleveland, OH 44193-0021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

cr	+E-mail/Text: kburkley@bernsteinlaw.com Mar 06 2020 03:00:58 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 06 2020 03:05:16 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15194447	+E-mail/Text: dl-collectionsbankruptcyteam@drivetime.com Mar 06 2020 03:00:52 Bridgecrest, Po Box 29018, Phoenix, AZ 85038-9018
15194449	+E-mail/Text: dl-collectionsbankruptcyteam@drivetime.com Mar 06 2020 03:00:52 Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15200080	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 06 2020 03:04:29 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15194452	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 06 2020 03:04:31 Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15194451	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 06 2020 03:04:30 Capital One/Walmart, Po Box 30281, Salt Lake City, UT 84130-0281
15194454	E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 06 2020 03:03:47 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15194453	E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 06 2020 03:05:10 Chase Card Services, Po Box 15369, Wilmington, DE 19850
15194464	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:04:22 Synchb/Car Care, Po Box 965036, Orlando, FL 32896-5036
15194466	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:04:22 Synchb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15194465	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:04:24 Synchb/ccsycc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15195603	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:05:06 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15194468	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:05:06 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15194467	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:05:06 Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15194470	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:03:44 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15194469	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:05:06 Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15194472	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:04:22 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15194471	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:04:22 Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15194473	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:05:06 Synchrony Bank/Paypal, Po Box 965005, Orlando, FL 32896-5005
15194475	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:03:44 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15194474	+E-mail/PDF: gecsedirecoverycorp.com Mar 06 2020 03:03:44 Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
15194476	+E-mail/Text: bankruptcydepartment@tsico.com Mar 06 2020 03:00:55 Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15194478	+E-mail/Text: bankruptcydepartment@tsico.com Mar 06 2020 03:00:55 Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630

TOTAL: 24

District/off: 0315-2

User: gamr
Form ID: 149

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Total Noticed: 38

Date Rcvd: Mar 05, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
15194448* +Bridgecrest, Po Box 29018, Phoenix, AZ 85038-9018
15194450* +Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15200708* Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15194477* +Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15194479* +Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Joint Debtor Wendy S. Williams julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
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Kenneth Steidl on behalf of Debtor Kenneth H. Williams julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6